

AMENDED CLAIMS: MARKED-UP FORM

16. (AMENDED) An apparatus [for verifying a financial account identifier], comprising:
a processing unit, said processing unit including a cryptographic processor;
a communications unit, [connected to] in communication with said processing unit, [for transmitting and receiving] operable to transmit and receive information regarding [the financial] a second account identifier for use in place of a first account identifier; and
a memory device connected to said processing unit, said memory device containing
a private cryptographic key,
a first data element,
a second data element and
a program, adapted to be executed by said processing unit, to
receive [a single-use financial] the second account identifier,
extract [therefrom] from the second account identifier a third data element and a fourth data element,
decrypt the third data element using the private cryptographic key and the fourth element,
compare the decrypted third data element with the first data element in a first comparison,
compare the fourth data key element with the second data element in a second comparison, and
verify the [received] second financial account identifier in accordance with the first comparison and the second comparison.

19. (AMENDED) A method [for verifying a single-use financial account identifier], comprising the steps of:
providing a memory device containing a private cryptographic key, a first data element and a second data element;

receiving [said single-use financial] a second account identifier for use in place of a first account identifier;

extracting from [said single-use financial] the second account identifier a third data element and a fourth data element;

decrypting the third data element using the private cryptographic key and the fourth data element;

comparing the decrypted third data element with the first data element in a first comparison;

comparing the fourth data element with the second data element in a second comparison; and

verifying [said single-use] the second financial account identifier in accordance with the first comparison and the second comparison.

23. (AMENDED) An apparatus [for verifying a single-use financial account identifier], comprising:

a processing unit;

a communications unit, [connected to] in communication with said processing unit, [for transmitting and receiving] operable to transmit and receive information regarding [said single-use financial] a second account identifier for use in place of a first account identifier; and

a memory device connected to said processing unit, said memory device containing

data representing a plurality of predetermined [single-use financial] account identifiers,

data representing a status for each of said plurality of predetermined [single-use financial] account identifiers, and

a program, adapted to be executed by said processing unit, to

receive said [single-use financial] second account identifier,

compare said [single-use financial] second account identifier with [each] at least one of said plurality of predetermined [single-use financial] account

identifiers to identify one predetermined [single-use financial] account identifier matching said [single-use financial] second account identifier, and

verify said [single-use financial] second account identifier in accordance with said [comparison] comparing step and the data representing the status of said one predetermined [single-use financial] account identifier.

25. (AMENDED) A method [for verifying a single-use financial account identifier], comprising the steps of:

providing a memory device containing

data representing a plurality of predetermined [single-use financial] account identifiers and

data representing a status for each of said plurality of predetermined [single-use financial] account identifiers;

receiving [said single-use financial] a second account identifier for use in place of a first account identifier;

comparing said [single-use financial] second account identifier with said plurality of predetermined [single-use financial] account identifiers to identify one predetermined [single-use financial] account identifier matching said [single-use financial] second account identifier; and

verifying said [single-use financial] second account identifier in accordance with said [comparison] comparing step and the data representing the status of said one predetermined [single-use financial] account identifier.

R E M A R K S

Upon entry of this amendment Claims 16, 19, 23, and 25 through 27 are pending in this application and are presented for Examination. Claims 15 and 18 have been cancelled without prejudice. New claims 26 and 27 have been added. No new matter has been added. Claims 16, 19, 23 and 25 have been amended. Claims 16, 19, 23, and 25 through 27 are independent.

This preliminary amendment is supplementary to the preliminary amendment filed on April 3, 2000. The April 3, 2000 preliminary amendment referred to claims 28 and 29 while the application as filed on April 3, 2000 included claims 1-25. The reference to claims 28 and 29 was a reference to claims numbered 28 and 29, presented during the prosecution of the parent application Serial No. 08/919,339, now issued as U.S. Patent No. 6,163,771 (the '771 patent). The claims referred to in the April 3, 2000 amendment as claims 28 and 29 were cancelled during the prosecution of the '771 patent in response to a restriction requirement. For purposes of this preliminary amendment Applicants assumed that only claims 1-25 were pending in this applications as of the April 3, 2000 Amendment since the claims referred to as claims 28 and 29 in that Amendment were not formally added. The claims referred to as claims 28 and 29 in the April 3, 2000 amendment are now being formally added to the present application as claims 26 and 27.